

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY  
Caption in Compliance with D.N.J. LBR 9004-1(b)

Denise Carlon, Esquire  
KML Law Group, P.C.  
701 Market Street, Suite 5000  
Philadelphia, PA 19106  
Main Phone: 609-250-0700  
dcarlon@kmlawgroup.com  
Attorneys for Secured Creditor  
MidFirst Bank

In Re:

Antoniarose Hird  
William J. O'Donnell

Debtors



Order Filed on May 21, 2024  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

Case No.: 19-24076 JNP

Hearing Date: 4/30/2024 @ 11:00 a.m.

Judge: Jerrold N. Poslusny Jr.

**ORDER RESOLVING CERTIFICATION OF DEFAULT**

The relief set forth on the following pages, numbered two (2) through three (3) is hereby  
**ORDERED.**

**DATED: May 21, 2024**

A handwritten signature in dark ink, appearing to read "Jerrold N. Poslusny, Jr.", is written over a horizontal line.

Honorable Jerrold N. Poslusny, Jr.  
United States Bankruptcy Court

(Page 2)

Debtors: Antoniarose Hird, William J. O'Donnell

Case No: 19-24076 JNP

Caption of Order: ORDER RESOLVING MOTION FOR RELIEF FROM STAY

---

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, MidFirst Bank, Denise Carlon, Esq. appearing, upon a certification as to real property located at 74 Malaga Lake Blvd., Malaga, NJ 08328, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Richard S. Hoffman, Jr., attorney for Debtors, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of April 19, 2024, Debtors are in arrears outside of the Chapter 13 Plan to Secured Creditor for payments due March 2024 through April 2024 with for a total post-petition default of \$1,544.08 (2 @ \$1,145.28, less suspense \$746.48); and

It is further **ORDERED, ADJUDGED and DECREED** that the balance of the arrears in the amount of \$1,544.08 as well as the attorney fees of \$200.00 will be paid over four months by Debtor remitting \$436.02 per month, which additional payments shall begin on May 1, 2024 until the post-petition arrears are cured; and

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments are to resume May 1, 2024, directly to Secured Creditor MidFirst Bank, (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtor's Chapter 13 bankruptcy proceeding, if the lump sum payment or any regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtor shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtor, and Debtor's counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** the debtor reserves the right to seek a deferment or other loss mitigation option with regard to the arrears so that they can apply for a deferment; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$200.00 for attorneys' fees which is to be paid directly by Debtor outside of plan; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor's Motion for Relief is hereby resolved.

In re:  
William J. O'Donnell  
Antoniarose Hird  
Debtors

Case No. 19-24076-JNP  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-1  
Date Rcvd: May 21, 2024

User: admin  
Form ID: pdf903

Page 1 of 2  
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 23, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ William J. O'Donnell, Antoniarose Hird, 74 Malaga Lake Blvd., Malaga, NJ 08328-4135

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 23, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 21, 2024 at the address(es) listed below:

Name	Email Address
Andrew B Finberg	ecfmail@standingtrustee.com
Denise E. Carlon	on behalf of Creditor MidFirst Bank dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Richard S. Hoffman, Jr.	on behalf of Debtor William J. O'Donnell rshoffman@hoffmandimuzio.com jvillone@hoffmandimuzio.com;hoffmanrr81909@notify.bestcase.com
Richard S. Hoffman, Jr.	on behalf of Joint Debtor Antoniarose Hird rshoffman@hoffmandimuzio.com jvillone@hoffmandimuzio.com;hoffmanrr81909@notify.bestcase.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

District/off: 0312-1

User: admin

Page 2 of 2

Date Rcvd: May 21, 2024

Form ID: pdf903

Total Noticed: 1

TOTAL: 5